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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re the Application of: **MATSUMOTO, Tsutomu et al.**

Group Art Unit: 2135

Serial No.: 09/810,437

Examiner: **Linh L.D. SON**

Filed: **March 19, 2001**

P.T.O. Confirmation No.: 7204

For. **CARD SETTLEMENT METHOD AND SYSTEM USING MOBILE
INFORMATION TERMINAL**

**INFORMATION DISCLOSURE STATEMENT AND STATEMENT
PURSUANT TO 37 CFR 1.97(d)**

Attn: Group Director

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

July 11, 2005

Sir:

The attention of the Patent and Trademark Office is hereby directed to the documents listed on the attached Form PTO-1449. One copy of each of these documents is attached, together with a copy of an Office Action from the Japanese Patent Office for the corresponding Japanese patent application.

This Information Disclosure Statement is submitted after the mailing of a final action, a Notice of Allowance, or an action that otherwise closes prosecution in the application, but on or before payment of the Issue Fee.

The undersigned hereby certifies that no item of information contained in this statement was cited in a communication from a foreign patent office in a counterpart foreign application, and, to the knowledge of the undersigned after making reasonable inquiry, no information

contained in this statement was known to any individual designated in 37 CFR § 1.56(c) more than three months prior to the filing of this statement.

The above information is presented so that the Patent and Trademark Office can, in the first instance, determine any materiality thereof to the claimed invention. It is respectfully requested that the information be expressly considered during the prosecution of this application, and that the documents cited in the attached Form PTO-1449 be made of record therein and appear on the first page of any patent to issue therefrom.

A check is attached hereto which covers the \$180.00 fee set forth in 37 CFR § 1.17(p). The Commissioner is hereby authorized to charge any additional fee (or credit any overpayment) associated with this Statement to our Deposit Account No. 01-2340.

Respectfully submitted,

ARMSTRONG, KRATZ, QUINTOS,
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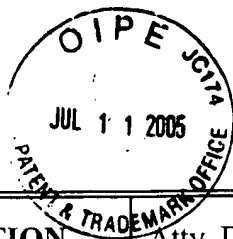
GNS/nrp
Atty. Docket No. **010369**
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PATENT TRADEMARK OFFICE

Enclosures: Office Action for the corresponding Japanese patent application
PTO Form-1449
4 References
\$180.00 fee



INFORMATION DISCLOSURE CITATION PTO-1449	Atty. Docket No. 010369	Serial No. 09/810,437
	Applicant(s): MATSUMOTO, Tsutomu et al.	
	Filing Date: March 19, 2001	Group Art Unit: 2135

U.S. PATENT DOCUMENTS

Examiner Initial	Document No.	Name	Date	Class	Subclass	Filing Date (If appropriate)
_____	AA					
_____	AB					
_____	AC					
_____	AD					
_____	AE					

FOREIGN PATENT DOCUMENTS

Document No.	Date	Country	Translation (Yes or No)
_____ AF 2000-276531	10/06/00	Japan	Abstract only
_____ AG 10-255121	9/25/98	Japan	Abstract only
_____ AH WO 98/37523	8/27/98	WIPO	Abstract only
_____ AI			
_____ AJ			

OTHER DOCUMENTS

_____	AK	"Card Wave", Sept. 2000, Vol. 13, No. 9 (partial translation of page 32).
_____	AL	
Examiner		Date Considered